VOL 85, NO 800

CLOSING RATES

Yesterday of cotton and gold: New York, cotton, 13 5-16c; Memphis, 12kc. New York, gold, 1141; Memphis, 1134.

WEATHER PROBABILITIES.

WASHINGTON, December 19, 1 a.m. For Tennessee, Ohio Valley and the lake region, rising barometer; colder; northwest winds; cloudy or partly

vice-presidency of the Texas Pacific rallway.

THERE is another Centennial in sight, There is another Cerfennial in sight, that of Montgomery's unsuccessful attack on Quebec, December 31, 1775. The brave commander lost his life in the attacked a beer-wagon, took out the casks, and drank the contents of the contents of the casks, and drank the casks, and dra tempt, and the affair will be remembered as an example of well-directed but fruit. less valor.

A NEW YORK telegram last night says: "Ex-Mayor A. Oakey Hall appeared in the Park theater in the play of The Crucible, and had a most enthusiastic welcome to the stage. The theater was crowded in every part, and among those present were the best representatives of the best society."

A New York paper points out what the religious question has already effected in politics. It says: " A more wartling fact, if it be correctly stated by Mr. Foster, is the tremendous development of political strength made by the secret anti Catholic association in the city of Newark According to Mr. Foster, a minority was raised by the help of this organization to a majority of four thouwand four hundred "

A CORRESPONDENT of the New York Sun, who knows, asserts that the Cubans look forward to another year of "sar, and say that if they can sustain themselves twelves months longer, they will certainly achieve their independence. As the rebel leaders not only promise to keep the war up, but also to maintain themselves in the villas, all who are interested in the fortunes of the young republic appear sanguine of suc-

THE Washington correspondent of the New York Sun rays that Tom Scott's frier ds are very much demoralized over the passage of the anti-subsidy bill: "Still they claim that it really does not mean anything. They are confident that the committee on Pacific railroads will be faxorable to their scheme, and expect to get a strong report therefrom. In this, however, they may be disappointed, but the indications are that Speaker Kerr will make the committee as 'avorable as possible to the enterprise. | them on Monday. It was noticeable to-day that Mr. Randali was one of Holman's most active and earnest supporters, and he was especially emphatic in his response of 'Aye,' when his name was reached on

DR. G. M. BRARD having made some interesting experiments with the "new force" discovered by Mr. Edison, shows in a letter to the New York Tribune that some of the earlier assertions as to the new agent passing through insulators without diminution, are likely to be modified; but its strange peculiarity of not answering to the usual tests of electricity still remains. The usefulness of the new torce, if all that is claimed for it be justified, can hardly be exaggerated, and it will tend largely to cheapen telegraphy both by land and under water; but rumerous researches and inventions will evidently be needed | in the hands of a masked man. Before before the mere spark, unaccompanied by polarity or attractive power, will fully serve to transmit messages.

THE Sacramento Union says that the storm raised in San Francisco against the ex-Confederates in the employ of the Pacific Mail steamship company has not yet subsided. Dominick Lynch, the first officer of the city of San Francisco, has been removed from his position, and Walter Budd appointed in his piace. The latter, it appears, also served the late Southern Confederacy on board the Alabama, and it is thought not improbable that he may also be compelled in his turn to yield his berth to some reaman untsinted with disloyalty. The gentlemen who are so glib of tongue and pen in regard to "war governors" should make a note of this. Think of it-in this land of freedom of opiniona poor sailor is denied the opportunity of earning his bread because he served in the Confederate navy. What is a general aconesty worth in such a case?

PRESIDENT GRANT on the sixteenth nominated Mr. Whitfield to be United States district attorney for the northern district of Mississippi, in place of G. Wiley Wells, who has been elected to congress. The nomination, says the Washington correspondent of the New York Hera'd, is important, as showing that General Grant has cut loose from the Ames influence, for Mr. Whitfield was recommended by Mr. Wells, his predecessor, who is a strong anti-Ames as they finished the robbery. Kineaid man, and one of the Republicans whose efforts in the last election broke down the Ames ring. Immediately after the election Governor Ames and his fatherin-law, General B. F. Butler, persuaded the President that he ought to turn out of office in Mississippi, all the Federal morning. It is not yet known how officers who had opposed Ames, and much money was taken from the safe, Postmaster Pease and others were accordingly removed. They were present- tweive thousand dollars are missing. ly reinstated, however, and now the No clue to the robbers. anti-Ames men seemed to have secured themselves with the President. The secret of all this lies in the fact that Wells, though elected by Democratic votes, is a third-termer. Grant will stick to his friends, come what may.

LAW REPORTS.

Circuit Court-Heiskell, Judge. To morrow's calendar: 2990 on trial, 3101, 3121, 3151, 3163, 3205, 3228, 1956, 4072, 3242, 3234, 3288, 3244, 3263, 3268, J270, 3279, 3286, 3289, 3292.

Criminal Court-Flippin, Judge. The tollowing cases are set for irial to-morrow: 431, Wm. Robinson, 644 Dick Snyder, 626 Houston Britton.

Chancery Court-Morgan, Judge. Court will meet at ten o'clock Mon-day morning, and the first bundred can es, commencing at number six hundred, will compose the calendar. Each causes, under any circumstances.

BREAD RIOTS.

Unemployed French - Canadians he-Brend or Work from the Montreal Council.

MONTREAL, December 18 .- This forenoon about a thousand unempleyed people, mostly French-Canadians, assembled in front of the City hall, where they mostly French-Canadians, assentremained for some time in an excited state, but beyond relieving a bread-A NASHVILLE dispatch announces that Ex-Governor John C. Brown has teen appointed to, and accepted the an answer in response to their demand for work or bread. The majority of the assemblage then marched through the streets in a tumultuons column. At tents. A bread-wagon was then cleaned out. Ten minutes later the fight took place, and order was rectored with difficulty. The aldermen tocked up the various departments, and discussed the propriety of reading the riot act. The mayor then addressed the assemblage from the balcony, and sounselled the greatest moderation on their part; that violence only made matters worse; said the council was to meet and give their case an earnest consideration. He refiscted on the few who wanted to create disorder, and was inferrupted by cries of: "We are suffering and want food." At a quarter to four the council commencet deliberations; meanwhile several encounters took place between the

police and the excited facb, Chief Pen-ton taking active part. Several arrests were made, and upon the approach of reinforcements the crowd fled in every direction. A number were intoxicated, and while, no doubt, a large number of the laborers present were really deserving, many simply waited for an oppor-At the council the mayor received an answer from Bremier Mackenze to his letter, describing the state of destitution in the city. He said there was too great a disposition to lean upon the Federal government. In this crisis they could adopt the received an answer from the state of the said there are in the state of the state o they could adopt no special policy touching the case. Contracts had been let for a portion of the canal enlargement, and contractors requested to proceed with every portion possible during the winter; but to go shead would require emptying the canal, thus throwing a thousand millers out of employment. The route of certain portions of the ca-nal is not yet decided on, owing to engineering difficulties, but contracts will be let during the winter which will fur-nish a good deal of employment early in the string. in the spring. The mayor said now was the time for the council to take measures for relief, not by distributing charity but by giving work. After a long

sixty cents a day. The police are out, atmed, expecting trouble to-night. LATER. MONTREAL, December 18 .- The recorder sentenced four of the rioters at an eastern trip. the City hall this morning to six months imprisonment each, at hard labor. The police are on guard, and destitute working men are prevented from gathering in crowds. Work is promised some of

discussion the council decided to employ

as many as it could in earthworks at

EXPRESS ROBBERY.

United States Express Messenger Kin eatd Overpowered on the St. Louis, Kansas City and Northern Railway, and his Safe Robbed of Between \$10,000 and 820,000,

Sr. Louis, December 18 -Between

our and five o'clock this moreing the United States express car on the St. Louis, Kansas City and Northern train. due bereat a quarter after six, was entered between Ferguson and Jennings station, some ten or twelve miles from here, the messenger, Charles Kincald, thrown into a large package chest and locked up and the safe robbed of from ten to twenty thousand dollars in money and bonds. Kincaid says he was lying on one of the packing boxes in the car, half seleep, when he felt a heavy hand on his shoulder. He turned his head around and was confronted by a pistol he could speak he was seized by the collar of his coat from behind and found himself under cover of two more pistols in the hands of another masked man. He was then thrust into a large packing-box which had been emptied of its packages by robbers, and the lid closed on him and locked. He does not know what occurred a ter that until the train reached St. Louis and he was released, except that he heard the men working at the safe and supposed they were robbing it. He says the doors of the car, besides locking with the ordinary snap-lock, are secured by chains roses in December, but they retained the fastened loosely on the inside so tuey rich, lucious flavor of spring strawbercan be opened a few inches, but still so | ries secure that nobody can enter the car. Kincaid, on taking charge of the car at Kansas City, observed that one of the staples on the rear door has been drawn out, and that the chain on that door was useless. After leaving Mexico the messenger has nothing to do, and usually takes short naps on that end of the route. When Kincaid laid down on the packing-box he took the precaution to place his heaviest trunk, weighing one

hundred and fifty pounds, sgainst the door, so that even if it were unlocked from the outside it could not be opened without pushing this trunk away. This was done, but so noiselessly that the messenger in his half asleep condition did not hear it. On the arrival of the train here he was released from his confinement in a nearly smothered condition. The car was in pretty good order, only a lew packages being scattered about, but the safe was rifled of all valuables. Kincaid can give but a very meager description of the robbers, and the detactives here, so far, have very little in-formation to work on. It is thought they crossed the bridge and started east immediately after the arrival of the train, or that they left the train as soon thinks they boarded the train at St. Charles, but the fact that the expresscar door had been tampered with at Kansas City leads to the belief that the

robbers might have come through from there as passengers.

Nothing additional has been ascer-

AMUSEMENTS.

The Spirits To-Night. To-night Mr. Edward Livingston will give a spiritual seance at the Memphis called to an interview with Mr. Livingston published in another column of the APPEAL. There will be a large attendance at this seance to night.

Professor Mueller's Dancing Academy, Memphis Club Hall. Class for gentlemen meets every Monday and Thursday evenings at half past seven o'clock. Class for ladies and children every Thursday, Friday and Saturday afternoons at three o'clock. This has been a Democratic member of the week Thursday the first grand hop and State constitutional convention. He is Bristow and Robeson following. The

evening. The Theater. Last night Mrs. Bowers closed her en

gagement at the theater, the final play tion. It is hardly probable that he being Luc-etta Borgia, with this indy would be pred sposed to deal lightly with cause must be disposed of when reached; in the citie role. Amogethe, Mr. Box- crimes of any near the White House, positively, there will be no re-setting of ers has had a successful engagement, and the President may hear harsher lanbeing patronized liberally, and by the guage from him than he will relish.

most appreciative citizens of Memphis. The mariore, yesterday, was one of the largest and most fashlorable of the sen-

MacEvoy's Hibernicon. To-merrow night, Frank MacEvoy's troops of artists, with his new hiberni-

on, begins a week's engagement at Assembly hall. MacEvoy offers our citi-zens an interesting, pictorial, musical, and rational entertainment. The hi-bernicon represents a tour in Ireland and America, each scene being pleas-antly described, and additionally illus-trated by songs, dances, and other dramatic features. Tr. MacEvoy's company is composed of talented memcompany is composed of talented members, among whom are announced the following Irish comedians, vocalists, dancers, and specialty artists! W. F. Lawior, as "Barney, the guide," Dan Nash, the comedian, with his bagpipe lmitations on a coffee pet, Tim O'Neil, the Irish jig, reel and clog dancer, F. M'Claine, in the amusing role of "Mrs. O'Callaghan's ghost," Miss Neilie Hayes, as "Nora," Miss Kate Beyrnes, as "The widow" and "Rosa Daley," and Miss Kate Reilley, as "Mrs. O'Callaghan." There will be matiness Thursday and Saturday afternoon. Admission thirty-five cents; reserved seats mission thirty-five cents; reserved seats fifty conis; children, twenty-five cents; gallery, twenty-five cents

Buffalo Bill and Texas Jack. To-morrow night the Buffaio Bill and Texas Jack combination, with Mile. Morlecold begin a week's engagement, which bids fair to draw full houses to the Memphis theater. The Davenport (Iowa) Gazette, of recent date, speaks of the above troupe in the following terms: A crowded house greeted the first aptheir dramatic support, at Hill's operahouse, last night. The pleasing farce Thrice Married opened the entertain-ment, in which Mile. Morisochl exhibited her versatile accomplishments, sustaining four distinct characters, and intreducing an exhibition of her skill as a vocallet and danseuse. The Scouts of the Pains, the play of the evening, followd, and in it was given as much of the bloody side of border life as it is possible to ercwd into a four-set entertainment. heroes of the plot, most truthfully perthe artificial surroundings would peral excellence, while Morlscchi's imper-sontaion of the "Indian girl" was true audience a most enjoyable evening's en-tertainment. The large attendance and the enthusiasm manifested by interested spectators is a compliment which Mr. Cody (Buffalo Bill) will appreciate, coming as it does from the residents of his native city. The Scouts of the Plains will be repeated at Hill's operahouse this evening, for the last time, and we expect to see another crowded house."

PERSONAL.

MR. C. W. PALMER has returned from MR G. W. MARTIN, of Baltimore, is in the city on the way home from a for six months by as able counsel as ever southern tour.

COLONEL BEN J. LEA and Colonel Dave Bright, prominent citizens of a trial as that-and nine out of twelve Brownsville, are in the city. WE regret to learn of the illness of Mr. R. H. Vance, but are glad to state that he is rapidly improving and will

soon be well. MR H. TALLER and wife leave toto-day for Hanover, Virginia, to spend ing what their pastor has done than any the holidsys with "Old Folks at other body. No body needs so much an Home." We hope their visit will be pleasant. MR. HOUSTON T. FOECE, of Brown &

Norton, reached the city yesterday, after an absence of several weeks, on a successful business tour through North Alabama. We are pleased to know that he try me on four large imperial is in the enjoyment of excellent health. COLONEL T. T. PITTS, formerly editor of the Clarendon (Ark.) Age, has become ociate editor and publisher of the De Witt Indicator. This will be gratifying

news to the many Memphis friends of Colonel Pitts who the Indicator rightfully says is a practical printer, a clever tieman, a forciole writer, a sound Democrat, otherwise a jolly, genial man, and understands the newspaper OUR worthy and distinguished fellowcitizen Jesse F. Brown has returned to tue city after a long and successful business trip to Arkansas. Mr. Brown was

made the medium of conveying to the APPEAL one of the finest apples that ever grew from the orchard of Mr. Seaman near Augusta, Woodruff county, and a box of strawberries from the garden of Mr. N. B. Price, of Mount Adams, Prairie county. If Eve's apple was like that Mr. Seaman has sent us, we don't clame Adam for yielding to the temptation. Mr. Price's strawberries seemed as much out of place as ice in June and rich, lucious flavor of spring strawber-

THE Little Rock Gazette thus speaks of Judge John T. Jones, father of our well-known fellow-citizen, Dr Heber W. Jones: "The National Grange Patrons of Husbandry conferred a high honor upon Arksness, in selecting Hon. John T. Jones, of Phipps county, as master of the National grange for the e suing term. Judge Jones is an o'd citizen and successful planter, who has devoted the best years of his life to the promotion of the interests of agriculture. He was the first patron in the State that we ever heard of, and it is owing to his indefatigable exertions, as to any other influence, that the order has become so ceply rooted among us. Judge Jones bas acquired a national reputation, while moving quietly along for the advancement of his cailing, and, under his administration, we seel sure that the or-

ganization will increase and prosper.'

Old Folks of Shelby County. From minutes of the sixtleth regular meeting, beld December 14, 1875, in the encol Board room, Odd Fellows' buildng, President W. B. Waldran in the ed. The committee on business of "the record" raported, "that we find the same correct, with proper vouchers filed." Brother J. Halstead was reported havng teen seriously disabled by a fall a few days ago. The managers were di-rected by the president to visit him as required by the constitution. A resoluion was adopted unanimously, changing the regular mouthly meeting day, so original day of meeting of the society.

J. P. PRESCOTT, Recording Secretary.

Broadhead. New York Tribune. Hop. James O. Broadhead, who is understood to have accepted the government's reisiner for the St Louis whisky cases, is one of the ablest Democratic awyers of that city. He was a Union man, an active-friend of Blair, a memgive a spiritual seance at the Memphis ber of the "Union Safety committee" at the outbreaking of the war, and afterward provost-marshal under President morning the guests of the Centennial Lincoln, and in that capacity he was very much disliked by Confederate sympathizers. With the Blair party he went over to the Democracy, and for the company, which arrived on the cenmore than ton years has acted with that tennial grounds about half-past eleven. party, and is was to him, as his especial friend that General Frank P. Blair addressed his revolutionary letter in 1868 During the last year Colonel Broadhead German, for ladies and gentlemen, from an able man, and his unmeasured de- beautiful building inspected, the comeight to half-past ten o'clock, in the nunciation of President Grant's interference, in Louisiana, when General after prayer by Bishop Simpson, partock Sheridan took possession of the representatives hall, attracted general atten-

PLYMOUTH CHURCH.

Another Business Meeting-The Dismissal of Mrs. Moulton Discussed-Beecher Relates His Trials,

NEW YORK, December 18 .- At a business meeting at Plymouth church to-night, Deacon West's letter was placed on file, but not on the minut a Prof. Raymond then read and proposed for siteration a letter of dismissal for Mrs. Moulton. The letter says:
They recommend the calling of an advisory council of the churches for

January 11th, to consider whether Plymouth church, in its rules for the main-tenance of discipline, has gone beyond the rules of a church of Christ and forfeited the confidence of the Congregational church. Second—To consider rule seven, drop-ping members with or without notice,

as deemed just, by a two-thirds vote or the church, on the recommendation of the examining committee, or on appli-cation of members, or otherwise. Third-That a member so dropped is not under any implied censure, whether there is anything inconsistent with the word of God or christian justice in hat

mining the cornections of a member with the church other than by letter of dismission or excommunication. Fifth-Ought a church to consent to call on other churches to investigate the character of a pastor, when requested to do so by a member who never made charges against the pastor, and when such request is made for the first time more than a year after an investigation

has been made of charges against the pastor, and he was sustained by a unanmous vote? Sixth-Ought a christian church to adopt, concerning the following class of members, those who deliterately and permanently absent themselves without asking for letters of dismission, on the ground that the church has not taken certain steps? It was not asked to take Buffalo Bill and Texas Jack, as the those who absented themselves on the same ground but have asked for such sonated the daring scouts of the plains, steps, and the church declined those and performed their mimic battles with who absent themselves on the same as near an approach to the genuine as ground, and believe the paster guilty of erime, though the church has tried and mit. Frank Mordaunt, in the character of the desparado, "Jim Daws," did the voice. Members who absent themselves acquitted the pastor without a dissenting difficult work of his role with exception- for any reason, or all of the reasons so stated, and members generally reported and believed to have made charges of to the nature. Supported by a good gross immorality against other mem-company, these artists gave the bere, and who, being questioned, do not deny or affirm the truth or otherwise of their charges. A motion being made to adopt the

> amendment. Mr. Beecher inquired if that would not pen up the whole investigation of 1874. Mr. Shearman replied "Yes."
> "Then," said Mr. Bescher, "I am for

> After the motion was carried, Mr. Beecher said: "There never was a man in America so tried as I have been. Tried by the newspapers and then by committee of the church for two months, availing itself of every source of information, and I was acquitted; and then faced a judge. There is not in the record of American jurisprudence such of the jury believed I was innocent. [Applause] Now I hear it said all the time that this church is afraid of trying me. [Laughter.] They want another trial. [Laughter.] Nothing was done after eight months of investigation, and this church has more interest in knowabsolute confidence in a pastor as churchmen. I don't want another trial Find a better tribunal, and with more lelsure than the court, and I shall not object; but when my avowed enemics, in warfare with this church, want to octavos, and want that cont nental mass of iniquity disposed of by the ministers who can give about three days to it, I must object. [Applause.] I am not afraid, but if any man says the conduct of this church is evasive, it is not so, as far as the pastor is concerned. [Applause.] Under approved rules of equity I sm as willing to face the inquiry as I am that the greater tribunal where my God is to be the judge. [Rapturous ap plause | Nothing less will I face. I will not face where the wolves and foxes are to be my judges. [Enthusiastic applause] If such an advisory council should say another investigation is necessary, I would say 'do it, do it.' they should say not, I certainly should not object." [Laughter.]
> Mr. Thos. J. Tilney was elected clerk, vice Shearman resigned. The motions

to change the rules as to the dropping of members were opposed and withdrawn. Aujourned. THE BOSS.

have missed you,"] seems now to be the

His Pals in Ludlow street Inconsol You."

able-"Willie, we have Missed New York Arcadian.] This once favorite song ["Willie, we

most popular musical refrain which is sung by the inmates of Ludlow street iail, since their friend and companion Tweed, left so mysteriously for parts unknown. Occasionally this well known song has been relieved by the old Ethi-opian melody of "He stole, he stole himselfaway," in which the very select company present displayed no little musical talent. Sheriff Couner appeared there at the matinee yesterday, among his old admirers "Sad and dreary," and met with a heariy reception. In response to the demands made upon him What are the wild waves say-a a-ing, say-a-a-ing sweet William, to thee," he replied "In mournful strains" that "There's use a nook in a' the land," but what he would penetrate with his faithful band of detectives and deputies to discover the aboad of "The lost one." Yes, "He would search the wild world over" to find "The treasure of his soul." If he perished in the undertaking. He chair. Quorum present. The minutes stated, in a speech to his hearers, that of the last meeting were read and adoption it was no fault of his that the public had not heard any "Glad tidings" of the whereabouts of Tweed. The latter had "Dwelt in marble halls" for so long a time, that now, when "Hard times had come again" upon Tammauy, some thought he had deemed it both wiseard politic to absent himself. Sheriff Con ner further stated that he did not believe that "the Boss" had run away, but that be had been abducted like poor little that h reafter the society will meet on Charley Ross. The reward he had the first Tuesday in each month, the offered for Tweed's recovery, it is true, was not quite as large at that offered for young Ross, but he deemed the sum quite sufficient when all the circumstances are taken into consideration. When the Boss returned to the bosom of his friends and constituents, he could only say, in the language of John Kelly, who wrote the hymn, "Oh, won't that be joyful."

committee left the Continental notel for Fairmount park, At Eighteenth and Walnut streets President Grant joined After driving for over an hour, the party entered the horticultural hall, which was tastefully decorated, Secretary pany entered the banqueting hall, and, able by the music of a fine orchestra.

ohn C. Bullitt, presided.

The True Idea of Life Insurance.

The True idea of Life InsurAnce.

Life hispitance, ifeats every productive life as capital, as laving a definite, absolute value in money—not to itself, life it is some one eise who depends upon the continuance and productiveness of that life for the accomplishment of certain pecuniary results, which are endangered by the liability that the life may prematurely sail; against this danger it offers indemnity. The life of the harsband and father produces for his family, home, food, clothes, editeation, and every means of improvement and usefulness; in a word, all they have and are, or can hope to have or to be, comes, and is to come, from his toil and care. The cost of these things from day to day is the money value of his life to them. Som up the cost of these lor all the time he should live to reach the limit of existence, and you have the full value of his life; the actual money capital it represents to them, that which they would lost, and are drily if danger of losting by his death. To illustrate by figures: A man aged thirty has to expend for his family annually Som; they will need this sum for an indefinite future period, probably so long as he may live. His average after lifetime is, say, thirty-five years. They should, therefore, be enabled to receive this annual income of \$3000 for that period, at least; but this income is under constant hazerd of loss by his death. Now, the present value of this income—that is, the single sum of money which, being put at six per cent, interest, will produce the \$3000 each year for thirty-five years—is \$44,000 nearly; this sum, then, is the cash value of his life of his family; this is their own rightful property in his life, which in a period at least; but this income is under constant hazerd of loss by his death. Now, the present value of this income in \$300 for that period, at least; but this income is under continued to them bey not a period of the search of the life. This sum life insurance does so provide. It things together a multitude of men aged thirty, and ma

Fourth-Whether it is contrary to the law of God to sllow any mode of deter-

to them beyond contil gency.

And so in general terms, no matter in what particular personal retailson one may stand as regards others—whether as husband, parent, debtor, or otherwise—if any one be entitled to receive any benefit of his productive energy, his life represents so much money capital with a constant hazard of loss, against which life insurance furnishes indemnity.

The most any company can do is to affer this protection at its lowest actual cost. This is its single office and only merit. And this should be sufficient to recommend it to all right-thinking men, and would be were it properly understood. Yet many seem to have insured with a view to personal profits from 'dividends," and there is a widespread error in the popular mind which needs correction. The ordinary use of the term "dividend" implies a division of the profits arising from the employment of money. This is what people are led to expect in life insurance, and the object for which many mainly insure. It is time this word was discarded, and a mode of expression used which shall convey the truth; what is called a dividend is simply the return of surplus, unneeded premium; the adjustment of the actual to the assumed cost of insurance. To guard against unforescen contingencies, we charge, at the beginning of each year, a premium which we fully believe to be too high; and when the experience of the year has shown just what premium was actually needed, we return the unused balance, whereby the insured has had his insurance at its cost to the company, which cost, to the individual, is the sum we retain. There is no profit to the insured, but on the contrary, a constant cost, to reduce which to the lowest practicable point is the score important object of management, security being first. And the error is in supposing that these returns of surplus are actual dividends of profits, instead of being merely reductions of cost.

The error has had its rise partly in miscontention, and partly, no donoth in the desire to

report, Clerk Shearman moved a slight Ing merely reductions of cost.

The error has had its rise partly in misconception, and partly, no doubt, in the desire to avoid the principal obstacle in the way of the acceptance of life insurance upon its true mertia. The obstacle is simply seifshness. A man
insures himself against the loss of his own
property because it is his, his capital, his
right, and its loss is his damage and distress;
self-interest is at the bottom of the act. But
life insurance is a purely unse fish set. It
calls upon him to take of his own money and
iay it aside beyond his own control; to part
with it now and forever, to protect others
against a loss in which he has no pecuniary
concern; to create a benefit in which he has concern; to create a benefit in which he ha no share. He must sacrifice something of what he has earned, which he likes to handle and call his own. The self-interest which prompts him to insure himself against money loss which he may incur, is precisely the thing in the way of this unselfsh act for the sole benefit of others. And it is the desire to

thing in the way of this unselfish act for the sole benefit of others. And it is the desire to evade this plain fact that has led many to draw attention to the large returns of surplus as something produced by the employment of the money paid for premiums and so endeavoring to set forth an argument for life theurnice addressed to selfishness of the insured a personal profit to him, its lead of seeking to bring him up to be level of his plain duty of self-sacrifice. And here is the argument for life surance: 11 the ADURY. He has assumed voluctarily the care and responsibility of a famuntarily the care and responsibility of a family; he has made them dependent upon hille; he has compelled them to look to its results as their capital—their all. He has entered suits as their capital—their all. He has entered into a solemn engagement with them, and with society at large, that he will care for them in all their wants, and neither leave them a burden to themse ves nor the world's charity. He is responsible, and he alone, for their present and future weifare, and is bound by an obligation he cannot escape, and for which he must answer, to guard their future, so far as he can, just as carefully and zealously as their present. Their future is in dally hazard of the loss of his life and what it produces for them. The risk they bear, not he. duces for them. The risk they bear, not he. He has imposed it upon them; he is bound to protect them against it; they cannot do it themselves; he has made them powerless to themselves; he has made them poweriess to do so. And there is but just one way in which he can do it; he must insure his life for their benefit; he must provide the substitute, the money equivalent for his life in case it falls; this does it, and nothing else does. It is the one means whereby he can fulfill his obligation to society as well. He must forego his own selfish pleasure and forget his selfish instincts, to do his dependent ones this simple justice, for the neglect of which he cannot answer to them nor to his own manhood. He must not place himself in the way of their protection. That is simple, wanton cruelty to those who are powerless to defend themselves against it. He has no right—nay, it is cowardiyin him—to leave—them to bear the risk of his life. He must pay the company to do it

is life. He must pay the company to do it his life. He must pay the company to do it for them.

This view clearly understood and accepted, how can men fail to finally act upon it—to do their simple duty, and for duty's sake; to see that the family, the unit of society, upon whose welfare the whole fabric trives or saffers together, is cared for, its wants surplied; that its purposes may be fulfilled throughout its duration; that every home may be made to endure while any live to love it, or need its sheitering grace?

A wise man, seeing the necessity of insurance, will be careful to select a company that is old and strong—that has been thoroughly tested in every way, and concerning which the e can be no possibility of mistake. None but the very test will satisfy him. He cannot afford to try experiments with the risk of losing both his insurance and his money in weak

afford to try experiments with the risk of losing both his insurance and his money in weak
and doubtful companies, but will seek fo
place his insurance in a company where the
security furnished is absolute. There are such
companies. And among the very best—ard,
as those best acquainted with its affairs fully
believe, standing foremost—is the

CONNECTICUT Mutual Life Insurance Company, Of Hartford, Conn. Organized 1846.

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elegant stock of Gold Watches, Diamonds and fine largest houses of first-class goods in the country. These goods I am instructed to sell BLACK CACHWERE SILKS. during the Holidays. Prices will therefore be made ex- CLOAKS AND JACKETS, ceedingly low. I shall be LADIES UNDERWEAR, glad to see my old customers and any others desiring fine goods for Presents or other-

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CHEAPEST DRY GOODS

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FURS! FURS!

\$5 Ermine Sets for \$1 25; \$4 Coney Sets for \$2; Imitation Mink at \$3 50; Seal Sets, Mink Sets, Genet Sets, Sable Sets, Lynx Sets, and our entire s ock of Furs at unprecedentedly low prices.

AN ENTIRE NEW LINE OF

LADIES' BEAVER CLOAKS FROM \$4 UP!

Manufactured of splendid Cloth, Latest Style and well-fitting MISSES' AND CHILDREN'S CLOAKS, at greatly reduced Orices.

SUITS, SUITS!

Exquisite Novelties in Ladies' Suits, \$10 and upward; Alpaca Suits, splendid styles and excellent material, from \$8 up; Misses' and Children's Suits exceedingly low. VELVET CLOAKS below the cost of importation. Merino and Ottoman Reversible Shawls marked down. PAISLEY AND FRENCH BROCHE SHAWLS AT SACRIFICING PRICES.

eter. HANDSOME DRES: GOODS at 15c, 20c, 25c, 30c, 40c, and 50c-worth double the money.

WE ARE SHOWING SOME CHARMING NOVELTIES

Initial Handkerchiefs, Embroidered Handkerchiefs, Colored-Border Handkerchiefs, Linen Cambrie Handkerchiefs, put up in handsome boxes. Embroidered Sets, Beautiful Fans, Brooches, Ivory-Tuck Combs, Shell Tuck Combs. New lines of Ties Fichus and Collarettes.

Real Lace Collars, \$5-worth \$8. Real Lace Handkerchiefs, \$1-worth \$6. Real Lace Collars, \$7 50 - worth \$12. keal Lace Handkerchiefs, \$6-worth \$9. Real Lace Collars, \$10-worth \$18. Real Lace Handkerchiefs, \$8-worth \$12. Real Lace Collars, \$15-worth \$25. Real Lace Barbes, \$5-worth \$9. Real Lace Collars, \$20 - worth \$35 Real Lace Barbes, \$8-worth \$12. ALL REAL LACES AND LACE GOODS AT A SACRIFICE. Our dollar KID GLOVES at 75c. Our dollar and twenty-five cent GLOVES

at \$1. Ladles', Gentlemen's an i Children's WINTER GLOVES AT LESS THAN COST. WOOL BLANKETS AGAIN REDUCED

immense bargains we are offering.

Wool Blankets still further reduced. Call early and participate in the

B. LOWENSTEIN & BROS. 242, 244 AND 246 MAIN STREET, COR. JEFFERSON.

HOLIDAY GOODS! HOLIDAY GOODS! HOLIDAY GOODS! HOLIDAY GOODS

UNUSUALLY LOW PRICES!

JOSEPH COLL & CO.

CLOSING OUT The undersigned has just Christmas and New Year's Goods

PHILADELPHIA, December 18.—This Jewelry from one of the CLOSE OUT IN THE NEXT 30 OUR ENTIRE SILK-ROOM STOCK, COMPRISING

HAVING DETERMINED TO

EVENING SILKS, BLACK VELVETEENS, BLACK SILK VELVETS,

SILES IN ALL NEW SHADES, SILK POPLINS, COLORED VELVETEENS, COLORED SILK VILVETS. SHAWLS IN GREAT VARIETY. CHILDRE'S UNDERWEAR. The above goods we offer at prices not to be duplicated anywhere in the South.

Blankets, Marseilles Quilts, Coverlids, Plaid Linseys, Canton Flauneis and Cassimeres at exceedingly low figures. er at a stack at reduced prices. If you want bargains call at

TAILOR, JOY & CO.,

MASONIC NOTICE.

THE stated convocation of Memphis R. A. Chapter, No. 25, will be held MONDAY evening. December 28, at 1 to 0'clock, for dispatch of business and the ELECTION OF TRUSTERS.

All It, A. Masons are fraternally invited.

W. S. MATTHEWS, H. P.

R. W. SHELTON, Secretary.

Attention, Knights of Pythias. THE omeers and members of Court de Lion Lodge No. 18, will meet at their Castle Hatt, in uniform, to a morrow (MONDAY) evecing, at 7% o'cleck, for work in the third rank.

Members of sister lodges and viilting knights conduity invited.

By order

D. W. SCHAFFER, K. of R. and S.

Temple of Love, No. 1.

WILL meet on Christmas Eve, at 7 o'clock, promptly. The Exercises will be very short, including an oration. A full attendance is requested.

By order. JACKSON P. CREWS, T. S. THOS. C. BOLTON, R. S. doc19

Spirit Power

BRIGHT OPEN

FURS! GAS-LIGHT!



MEMPHIS THEATER

TO-NIGHT:

SUNDAY EVENISO, DECEMBER 1918 AT EIGHT O'CLOCK.

Vonderful Bemoustrations of the Spirits Controlling Some of the Most Powerful Mediums in the World for the Illus

tration of Spirit

MATERIALIZATION is a FIXED FACT THE DEAD DO RETURN ! howing Themselves and Communicating

with Their Friends. MR. EDWARD LIVINGSTON. MEDIUM.

The papers everywhere have spoken so highly on his wonderful manifestations, that it is not necessary to say that highly or his wonderful manifestations, that it is not necessary to say that he is recognized and known to be one of the most

POWERFUL MEDIUMS

In America, assisted by the influence of a combination of mediums, whose mediumistic powers combined cannot fail to make this the most interesting steamed ever witnessed in Memphis. The following are smong the mant estations that usually take place in the presence of this Medium:

are plainly seen and recognized; Hells are rung; Harps are played by the Invisible Power, while the Medium is securely

Tied, Handenffed, Fettered and Chained.

The Medium will also be secured in an IRON CAGE, so as to prevent the possibility of fraud.

A TABLE RISES FROM THE FLOOR, and is suspended in the air upon the open stage. Don't forget that this is the only Medium in America that gives manifestations of SPIRIT POWER OUTSIDE OF T. E CABINET, on the open stage, in plain signt of the audience.

THE DEAD APPEAR.

and many other wonderful and strange man) Understand that we claim Superuntural Power without Equivoention,

and positively demand the closest investiga-tion. Scient fix men nonplosed after appry-ing every test; skeptics consinced after hor-ough investigation; clergymen puzzled; doc-tors acknowledge genuineness; believers strengthen their belief; spiritualists intoxi-cated with delight.

If you are doubting, read the indersements of the Press and Public throughout the length and breadth of the United States. length and breadth of the United States.
Thousands of testim mails could be given.
The invisible powers are constantly producing new and startling manils stations to convert the skeptical and strengthen the believer. Come and see for yourselves. Taken no one's word, investigate and believe your own eyes. Be guided by your own reason.
Keserved seats, without extra charge, can be obtained to-day at Wilson's Cigar stand, 30:
Main street, under Peabody Hotel. No seats reserved after five o'clock.

SANTA CLAUS' RECEPTION AT LEUBRIE'S

Respectfully yours. KRIS KRINGLE. Immense display of DOLLS, TOYS, FANCY GOODS,

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SIXTH WARD.

THE Democratic Conservative Cub of the Sixth Ward will meet at the Waldran Block MONDAY NIGHT, at 7½ o clock, i.e. selection of candidates for Aldermen and Councilmen. B. BINGHAM, Freshdent.

HOLIDAY PRESENTS AT LESS THAN COST!

NOW IS YOUR TIME NEW PIANOS at \$500, \$300, \$400 to \$600 Organs at \$65, \$75, \$100, \$125, \$100 to 120

One large Church Organ worth tho, at Bass and Tebor Drums, per set. 5.2 to 555. Double Basso and Bass Viols, \$12 to \$3. Violins and Banjos, at \$2, \$4, \$6, \$6, \$6, \$10, \$4 itars and Accordeons, at \$3, \$5, \$8, \$10, \$10. to 230.
Violin Strings, per bundle of 30 strings, 11.
\$1, \$4, \$5, \$6 and \$7.
Together with other articles, too numerous to mention, which muss and will be copied out this winder. Country merchants and schools will please give me a call, and 10 - ward your orders.

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